

TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE:

The rates, fees and terms applicable to your account at the Credit Union are provided with this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.

RATE SCHEDULE

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/ Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Dividends	
Share	/	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	—	Average Daily Balance	Account transfer and withdrawal limitations apply.
IRA (Individual Retirement)	/	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Average Daily Balance	—
Share Draft	—	—	—	—	—	—	—	—	—

ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-in-Savings Disclosure are share accounts.

1. RATE INFORMATION — The annual percentage yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For Share and IRA (Individual Retirement) accounts, the dividend rate and annual percentage yield may change quarterly as determined by the Credit Union's Board of Directors. The dividend rates and annual percentage yields are the rates and yields as of the last dividend declaration date that is set forth in the Rate Schedule.

2. NATURE OF DIVIDENDS — Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

3. DIVIDEND COMPOUNDING AND CREDITING — The compounding and crediting frequency of dividends and the dividend period applicable to each account are stated in the Rate Schedule. The dividend period is the period of time at the end of which an account earns

dividend credit. The dividend period begins on the first calendar day of the period and ends on the last calendar day of the period.

4. ACCRUAL OF DIVIDENDS — For all earning accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For Share and IRA (Individual Retirement) accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends.

5. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Share account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For accounts using the average daily balance method as stated in the Rate Schedule, dividends are calculated by applying a periodic rate to the average daily balance in the account for the dividend period. The average daily balance is calculated by adding the principal in the account for each

day of the period and dividing that figure by the number of days in the period.

6. ACCOUNT LIMITATIONS — For Share accounts, you may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic, or Internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed. For IRA (Individual Retirement) and Share Draft accounts, no account limitations apply.

7. FEES FOR OVERDRAWING ACCOUNTS — Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit card transaction (if member has consented to overdraft protection plan for ATM and one-time debit card transactions), preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or

paying a check, draft or item. You may consult the Membership and Account Agreement and Funds Availability Policy Disclosure for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Schedule of Fees and Charges for current fee information.

For ATM and one-time debit card transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for overdrafts are shown in the document the credit union uses to capture the member's opt-in choice for overdraft protection and the Schedule of Fees and Charges.

8. MEMBERSHIP — As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share \$5.00

Number of Shares Required 1

9. RATES — The rates provided in or with the Rate Schedule are accurate as of the last dividend declaration date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate information on your accounts, please call the Credit Union.

SCHEDULE OF FEES AND CHARGES	
GENERAL FEES	
Account Reconciliation	\$15.00/Hour and \$15.00 minimum charge
Account Research	\$15.00/Hour and \$15.00 minimum charge
Cashier's Check	No charge
Check Cashing (On Us Check)	\$5.00/Check (Non-Member)
Coin Counter	12.00% of transaction for non-members (free for members)
Fax (Incoming)	\$1.50/Fax
Fax (Outgoing)	\$1.50/Fax
Garnishment	\$25.00
Inactive Account	\$20.00/Month after 2 year(s) and account balance is less than \$100.00; excludes Minor account
Invalid Address	\$5.00/Month
Items Sent for Collection	\$10.00/Item
Legal Process (tax levies, summons)	\$25.00
NSF/Overdraft	\$25.00 (each submission/resubmission)
Paper Statement	\$5.00/Statement
Photocopy	\$1.00/Copy
Returned Item	\$15.00/Item
Statement Copy	\$5.00/Copy
Teller's Check	No charge
Uncollected Funds	\$25.00/Item
Visa Gift Card	\$3.00/Member \$4.00/Non-Member
Wire Transfer (Incoming)	\$20.00/Transfer
Wire Transfer (Outgoing)	\$20.00/Transfer
Wire Transfer International (Incoming)	\$45.00/Transfer
Wire Transfer International (Outgoing)	\$45.00/Transfer
SHARE DRAFT ACCOUNT FEES	
Check/Share Draft Printing	Prices may vary depending upon style (members age 60 and over receive 1 box per year free of charge)
Courtesy Pay	\$25.00/Item
NSF/Overdraft	\$25.00/Item (each submission/resubmission)
Returned Item	\$15.00/Item (each submission/resubmission)
Share Draft Copy	\$1.00/Check

Stop Payment	\$25.00/Request
Temporary Checks	\$1.00/Check
EFT FEES	
ACH/ATM/Check Card Insufficient Withdrawal	\$25.00/Item
ACH Stop Payment	\$25.00/Item
ATM Transaction	No Charge for each ATM transaction at ATM's owned by the Credit Union
ATM Transaction	\$0.75 for each ATM transaction at ATM's not owned by the Credit Union
ATM Transaction	\$3.25/Transaction (Non-Member)
Card Replacement – ATM Card	\$10.00
Card Replacement – Check Card	\$10.00
ePay Return	\$25.00/Item (each submission/resubmission)
Other ATM/Check Card (e.g. research chargebacks, receipt copies, express delivery, etc.)	Up to \$50.00
PIN Reissue	\$1.00
SAFE DEPOSIT BOX FEES	
3" x 10" Box	\$35.00/Year
5" x 10" Box	\$55.00/Year
10" x 10" Box	\$75.00/Year
Change of Locks	Cost of Service
Drilling of Boxes	Cost of Service
SPECIFIC ACCOUNT FEES	
Share - Excessive Withdrawal (Regulation D limits of 6 Transfers/Withdrawals per month)	\$10.00/Item

